

Below is the Order of the Court.



A handwritten signature in black ink, reading "Karen A. Overstreet", is written over a horizontal line.

Karen A. Overstreet
U.S. Bankruptcy Judge
(Dated as of Entered on Docket date above)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON

IN RE:

PATRICK AND LEENA KIRSCHMAN,

Debtor

)
) Bankruptcy Case No.: 15-11000
)
)
)
)

PATRICK AND LEENA KIRSCHMAN,
Plaintiff

)
) Adversary Case No.: 15-01118
)
)
)
)

v.

Bank of America,
and John Does 1-3,
Defendants

)
) JUDGMENT
)
)
)
)

IT IS HEREBY ORDERED that the debtors, Patrick and Leena Kirschman, is awarded a judgment against the Creditor, Bank of America, as follows:

1. For purposes of the Debtor's chapter 13 plan only, the foregoing described lien (the "Lien") is valued at zero, the lienholder does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 522(f), 1322(b)(2), and 1327.
2. This Order shall become part of the Debtor's confirmed chapter 13 plan.

Order

1904 Wetmore Ave., Suite 200 | **Neeleman**
Everett, WA 98201 | **Law**
P 425.212.4800 || F 425.212.4802 | **Group**

3. Upon entry of a discharge in the Debtors' chapter 13 case, the 2nd mortgage Lien by Bank of America on the property located at 3686 Silver Oak Ct. Bellingham, WA shall be voided for all purposes.
4. Upon receipt of the Debtor's Chapter 13 discharge and completion of their Chapter 13 Plan, Creditor shall release and re-convey the Deed of Trust within a reasonable time, If Creditor fails to release the lien after 90 days upon receipt of the Debtor's Chapter 13 discharge and completion of their Chapter 13 Plan, this Judgment and the Discharge Order may be recorded by the debtor with the County Recorder's Office and constitute the release of the lien;
5. If the Debtor's chapter 13 case is dismissed or converted to one under another chapter before the debtor obtains a discharge, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable non-bankruptcy law, and upon application by the lienholder, the Court will enter an appropriate form of order restoring the Lien.
6. Except as provided by separate, subsequent order of this Court, the Lien may not be enforced so long as this Order remains in effect.

Presented by:

/s/ Thomas D. Neeleman

Order